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EXAMINER

CHOI, KYLE JAEHUN

ART UNIT

PAPER NUMBER

3623

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Please find below and/or attached an Office communication concerning this application or proceeding.

**Office Action Summary**

Application No.

08/994,047

Applicant(s)

GARRISON ET AL.

Examiner

Kyle J. Choi

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 15 November 2002.
- 2a) ☒ This action is **FINAL**.                      2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-11 and 13-29 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☒ Claim(s) 28 is/are allowed.
- 6) ☒ Claim(s) 1-11, 13-27, 29 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☒ The proposed drawing correction filed on 15 November 2002 is: a) ☒ approved b) ☐ disapproved by the Examiner.
- If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

**Priority under 35 U.S.C. §§ 119 and 120**

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \* See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
- a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

**Attachment(s)**

- 1) ☐ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s) \_\_\_\_\_.
- 4) ☐ Interview Summary (PTO-413) Paper No(s). \_\_\_\_\_.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: \_\_\_\_\_.

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**DETAILED ACTION**

1. The following is a **Final** Office Action in response to the communication filed November 15, 2002. By the amendment:

Claims 1, 2, 8, 10, 11, 13-15, 17, 20, 22 and 25 have been amended; and

Claim 29 has been added.

Claim 12 stands cancelled.

Claims 1-11, 13-29 are now pending in this application and have been examined on the merits as discussed below.

**Response to Amendment**

2. Applicant's proposed drawing corrections are acknowledged and approved by the examiner. Hence, the prior objection to the drawings is hereby withdrawn.

3. Applicant's amendment to the specification has been entered. Hence, the prior objection to the specification is hereby withdrawn.

4. Applicant's amendment and response to the claims have overcome the §112, first and second paragraph rejections. Hence, the prior §112 rejections are hereby withdrawn.

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***Response to Arguments***

5. Applicant's remarks relating to the Interview of February 14, 2002 mentioned in the previous Office Action (paper no. 25, page 4, paragraphs (2)(n) and (3)) is acknowledged. The paragraphs in question have been stricken by the examiner. A corrected account of the prosecution history is set forth below for the record.

6. As to applicant's remarks directed to claim 14 as being non-rejected, examiner apologies for the inadvertent typographical errors in the previous Office Action. Claim 14 was in fact rejected under §102 as being anticipated by Haimowitz. The typographical error becomes apparent when the rejection is read as a whole. The "§102 Rejection" section on page 16 of the previous Office Action (paper no. 25) states in part,

[A]s to claims 11 and 15, these claims are system claims reciting the elements for performing the steps discussed in claims 1 and 8 above, respectively. (page 16, 3<sup>rd</sup> paragraph, emphasis added)

It is apparent looking at claim 8 that the elements recited therein corresponds to the elements recited in claim "14", not claim 15. Claim 15 is directed to multiple remittance centers whereas claim 14 is directed to validation/alteration rules just like claim 8. Claim 15

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was subsequently rejected under §103 as being unpatentable over Landry in view of Haimowitz. Therefore, examiner respectfully submits that the substance of the rejection indeed rejected claim 14 with a regrettable but inadvertent typographical error in designating claim "14" as claim "15" in the §102 rejection section. Examiner apologizes for any confusion that may have resulted from this error. However, claim 14 stands rejected as being anticipated by Haimowitz as it is apparent from the substance of the rejection.

7. Applicant's response with respect to §112, first paragraph, was found to be persuasive. In particular, applicant contends that the present invention utilizes well-known and commercially available software products for generating eleven digit zipcodes using partial address information (e.g., CODE-ONE) (page 12, 1<sup>st</sup> full paragraph). This explanation is found to be satisfactory in overcoming the §112, first paragraph rejection made in the previous Office Action and is hereby withdrawn.

8. Applicant's response with respect to the previous rejection is found to be unpersuasive for the following reasons.

In reference to Haimowitz and the identification of an eleven-digit zip code, applicant's main argument is that Haimowitz does not "identify" (claims 1, 10, 16) or "produce" (claims 11, 20) an eleven-digit zip code by processing

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information other than the zip code provided by the payee because Haimowitz only has two basic usages of zip codes:

- (1) if the provided city and state do not match the provided zip code (i.e., verification), then the record is set aside; or
- (2) if no zip code is provided, the city and state information is used to look up a zip code to access the record.

Examiner agrees, in part, to this assessment of Haimowitz's teaching. However, applicant's arguments seem misplaced with respect to the rejection set forth in the previous Office Action. The rejection was based on the premise that Haimowitz teaches generating (i.e., identifying or producing) a "hash code" to look up certain records. One of the examples of a hash code includes using the name, city, state, and zip code to generate the hash code, which will be used to look up a record where there is a question of the provided zip code's validity or no zip code at all. *The rejection was based on the premise that this hash code was no different in substance that an eleven-digit zip code because the hash code, in effect, contained the same information as that of an eleven-digit zip code.* (See pages 14 and 15 of previous Office Action and also repeated below.) The rejection was not based on the zip code lookup feature of

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Haimowitz. Rather, the rejection was based on the fact that Haimowitz took the customer's data (name, address, city, state, zip code) to generate a record ID (i.e., hash code) to access already existing records in the database. This is no different than the lookup methodology recited by the present application with the exception that the record ID is an eleven-digit zip code. However, as explained in the rejection, the hash code of Haimowitz is no different in substance than an eleven-digit zip code since they both contain the same type of information (e.g., five-digit zip code + delivery sector + building number) and generated in the manner recited.

Applicant is reminded that there is no recitation in the claims directed to "looking up" the eleven-digit zip code based on the "other information" as argued in response to the §112, first paragraph rejection. Rather, the claims recite that the eleven-digit zip code (i.e., record ID) is "identified" or "produced" using information other than the provided zip code. It is respectfully submitted that Haimowitz teaches such a method, system, and computer program product as currently recited for the reasons stated in the previous Office Action.

In reference to Haimowitz and the alteration rules corresponding to a payee, applicant's main argument is that "Haimowitz only normalizes data." Examiner respectfully

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submits that this "normalization" process is an "alteration" of the data because the data is reformatted into a designated standardized format (i.e., alteration). The data is normalized based on the entity to which the data is associated (i.e., which database must be searched for the existing record, such as a general business database or hospital database. (col. 3, lns. 54-60.)

In reference to Landry and the remittance centers, applicant's main argument is that "remittance centers receive remittance advice, while financial institutions ultimately receive the payments." (page 18, lines 4-5) However, this characterization of "remittance centers" is inconsistent with the recitation in the claims. Taking claim 9 as an example,

The method of claim 8, wherein the payee has a plurality of remittance centers, and further comprising:

processing the account number to identify one of a plurality of remittance centers to which payment is to be remitted; and

directing the payment and the altered account number to the identified remittance center.

As recited, the claimed "remittance centers" are receiving the payment (i.e., opposed to a payment advice or payment instructions). Therefore, construing the remittance centers **as recited** to be financial institutions is not an unreasonable claim construction. Reading the claims in this light, corporate



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payees usually have more than one financial institution accounting for received payments, whether that institution is a third party bank or an in-house accounting department. All electronic or physical payments are routed to the appropriate financial institution designated by the payee. Examiner's Official Notice was based on this fact and therefore it would have been obvious for one with ordinary skill in the art to route the payments to the correct financial institution for payment.

For these reasons and the reasons set forth in the previous Office Action, applicant's arguments are found to be unpersuasive and rejections set forth in the previous Office Action is maintained to the extent that a new ground of rejection is not required due to amendment to the claims.

#### ***Corrected Prosecution History***

9. The following a summary of the significant portions of the prosecution history of the present application:

- a. A first Office Action was mailed on April 5, 1999 rejecting Claims 1-27 as originally filed (paper no. 5). The same Office Action was subsequently remailed on May 20, 1999.

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b. A supplemental Office Action was mailed on June 18, 1999 to indicate consideration of a supplemental IDS that crossed in the mail from the issuance of the first Office Action.

c. Applicant filed a response on August 31, 1999

canceling claim 12;  
amending claims 1-5, 8-9, 11, 13-20, 22-27; and  
adding new claim 28.

d. A final Office Action was mailed November 5, 1999 finally rejecting claims 1-11, 13-28 (paper no. 9). The same Office Action was remailed on June 9, 2000.

e. Applicant filed a request for reconsideration on September 29, 2000.

f. Applicant filed a Notice of Appeal on December 14, 2000.

g. An Advisory Action was mailed January 25, 2001 with a finding that the application was not in a condition for allowance (paper no. 15).

h. Applicant filed an Appeal Brief on February 12, 2001.

i. Prosecution was reopened and a non-final Office Action was mailed May 4, 2001 rejecting claims 1-11, 13-28 (paper no. 18).

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- j. Applicant filed a response on July 24, 2001 amending claims 14, 18, and 20.
- k. A final Office Action was mailed October 11, 2001 finally rejecting claims 1-11, 13-28 (paper no. 21).
- l. Applicant filed a request for reconsideration on December 7, 2001.
- m. In a telephonic interview on January 28, 2002, applicant was notified that the finality of the final Office Action (paper no. 21) was withdrawn in light of the request for reconsideration (paper no. 23).
- n. A non-final Office Action (paper no. 25) was issued on August 16, 2002.
- o. An in-person interview was conducted on September 24, 2002.
- p. Applicant filed a response on November 15, 2002, bringing the case to the present.

***Claim Rejections - 35 USC § 102***

10. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless -

(e) the invention was described in a patent granted on an application for patent by another filed in the United States before the invention thereof

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by the applicant for patent, or on an international application by another who has fulfilled the requirements of paragraphs (1), (2), and (4) of section 371(c) of this title before the invention thereof by the applicant for patent.

The changes made to 35 U.S.C. 102(e) by the American Inventors Protection Act of 1999 (AIPA) do not apply to the examination of this application as the application being examined was not (1) filed on or after November 29, 2000, or (2) voluntarily published under 35 U.S.C. 122(b). Therefore, this application is examined under 35 U.S.C. 102(e) prior to the amendment by the AIPA (pre-AIPA 35 U.S.C. 102(e)).

11. *Claims 1-5, 10, 11, 14, 16-20, and 29* are rejected under 35 U.S.C. 102(e) as being anticipated by *Haimowitz et al. (US Pat. No. 5,819,291)*.

As to *claims 1-3, 11, 29*, all the steps recited are directed to locating a record in a database. The steps recite receiving information including a zip code and processing the information excluding the received zip code to identify an 11-digit zip code to access an established database with records having a zip code to locate the record with a zip code corresponding to the identified 11-digit zip code. The recited claim has been amended to recite "locating a payee record". There is no recitation of any steps related to actually effectuating payment. Hence, the fact that the records are directed to a "payee" is not patentably significant since the record's possession (i.e., to "whom" the data belongs) does not confer patentable weight to the underlying process.

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Haimowitz et al. discloses a method and system for accessing existing records to match those records being received by the system to determine if there is a matching record already in the system. Haimowitz et al. teaches receiving new customer records (col. 3, lns. 48-53) that includes a zip code (col. 3, lns. 1-2), a zip code is generated from the address information if the zip code is missing or incorrect (col. 3, lns. 65-67; col. 4, lns. 6-10, 11-14, 42-51; col. 5, lns. 1-3), a "hash code" is then generated (and later used to access the record) using the other information and the zip code validated from the zip code database (col. 5, lns. 47). Examiner notes that Haimowitz et al. does not specify what type of zip code is used (i.e., 5-digit, 9-digit, or 11-digit). However, Haimowitz et al. discusses the following:

[i]t is given that customer classification is based on a corporate entity located at a particular physical location. And it follows that the hash key used to identify the possible matches should generate the set of similar corporate entities located in a similar fashion. Thus, the hash key should be composed of attributes that describe the corporate entity and ones that describe its physical location. (col. 5, lns. 20-27) (emphasis added).

[U]sing the general business format provided in FIG 3, the NAME field is the only Corporate Entity attribute that contains data of sufficient quality to warrant consideration for hash key inclusion. Of the Location attributes, the CITY, STATE, ZIP, and COUNTRY fields contain the highest quality data for consideration of a hash key.

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Using the above considerations, one possible hash key function is:

SUBSTR(NAME1,1)+COUNTRY\_CODE+SUBSTR(ZIP,1,3)

(col. 5, lns 43-54) (emphasis added).

It is apparent from the passages above that Haimowitz et al. generates a record code using name, city, and state (i.e., the zip code) to generate and identify a record in a database. Haimowitz et al. refers to this record code as a "hash key" and not as an "11-digit zip code". Since applicant is his/her own lexicographer, it is respectfully submitted that Haimowitz's "hash key" is the same as the "11-digit zip code" of the present invention since both are generated and identified using the same information (i.e., name, city, state) for the same purpose (i.e., to access a record in a database).

As to **claims 4 and 5**, it is noted that the recitation in claim 4 is devoid of any "steps" to further limit the method of claim 1. Rather, claim 4 merely characterizes the various data (i.e., payee record and payment information) and intended use (i.e., the database is to be accessed for...) and therefore fails to provide any patentable weight on their own. It is only in claim 5 that applicant recites a further "step" to the method of claim 1 (i.e., actually "locating" the payee record by matching the recited information). The actual recited step in

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claim 5 recites that the record is located by matching the "11-digit zip code" with the record zip code and the name with a portion of the record name.

Haimowitz et al. teaches that once records have been classified and narrowed down using the "hash key", the reduced set is further compared with the corporate entity's name for either exact matches or phonetic-based matching (col. 6, lns. 55-65; col. 8, lns. 53-56).

As to **claim 10**, Haimowitz et al. teaches receiving name, address, city and state information (i.e., minus the zip code information) of the merchant (col. 4, lns. 41-51), using the name, city and state information to generate an "11-digit zip code" (i.e., "hash key"; col. 3, lns. 61-67; col. 4, lns. 6-14; col. 5, lns. 42-54) to access a database to find a match (col. 6, lns. 11-15).

As to **claim 14**, Haimowitz et al. teaches verifying that the received information, which includes account numbers, conform to the validation rules and if not, altering the data to standardize (i.e., normalize) the data so that it conforms to the validation rule (col. 3, lns. 12, 33-35, 54-56; col. 4, lns. 20-24; col. 6, ln. 66; col. 8, ln. 56).

As to **claims 16-19**, these claims recite the article of manufacture comprising a computer storage medium having stored

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thereon a computer program causing a computer to perform the steps of claims 1, 2, 4, and 5, respectively. Since Haimowitz et al. teaches that the disclosed system is a computer based system performing the disclosed method, the same analysis applies to claims 16-19 as applied above to claims 1, 2, 4, and 5, respectively.

As to **claim 20**, Haimowitz et al. teaches verifying that the received information, which includes account numbers, conform to the validation rules and if not, altering the data to standardize (i.e., normalize) the data so that it conforms to the validation rule (col. 3, lns. 12, 33-35, 54-56; col. 4, lns. 20-24; col. 6, ln. 66; col. 8, ln. 56).

### ***Claim Rejections - 35 USC § 103***

12. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

13. This application currently names joint inventors. In considering patentability of the claims under 35 U.S.C. 103(a), the examiner presumes that the subject matter of the various



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claims was commonly owned at the time any inventions covered therein were made absent any evidence to the contrary. Applicant is advised of the obligation under 37 CFR 1.56 to point out the inventor and invention dates of each claim that was not commonly owned at the time a later invention was made in order for the examiner to consider the applicability of 35 U.S.C. 103(c) and potential 35 U.S.C. 102(e), (f) or (g) prior art under 35 U.S.C. 103(a).

14. **Claim 8** is rejected under 35 U.S.C. 103(a) as being unpatentable over *Haimowitz et al. (US Pat. No. 5,819,291)*.

As to **claim 8**, Haimowitz et al. teaches verifying that the received information, which includes account numbers, conform to the validation rules and if not, altering the data to standardize (i.e., normalize) the data so that it conforms to the validation rule (col. 3, lns. 12, 33-35, 54-56; col. 4, lns. 20-24; col. 6, ln. 66; col. 8, ln. 56). Haimowitz does not specifically teach storing different alteration rules for different payees as amended. However, Haimowitz teaches that the "normalization" of the record (i.e., standard formatting) can be applied to different databases (i.e., different for a general business database as to a hospital database) (col. 3, lns. 54-60). Therefore, it would have been obvious for one with ordinary skill in the art at the time of the invention to have defined how records should be formatted (i.e., altered) in Haimowitz since Haimowitz acknowledges that different records for different databases require different formatting and to

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automate a well known manual process is considered obvious. See *Dann v. Johnston*, 425 U.S. 219, 227-30, 189 USPQ 257, 261 (1976); *In re Venner*, 262 F.2d 91, 95, 120 USPQ 193, 194 (CCPA 1958).

15. **Claims 6, 7, 9, 13, 15, 21-27** are rejected under 35 U.S.C. 103(a) as being unpatentable over **Landry (US Pat. No. 5,649,117)** in view of **Haimowitz et al. (US Pat. No. 5,819,291)**.

Independent claims 1, 11, and 16, from which claims 6, 7, 9, 13, 15, and 21 depend, were rejected under §102(e) based on Haimowitz et al. as set forth above. In particular, although these independent claims recite a method and system for processing "payment information", none of these claims recite any positive steps or elements directed to making any payments. Therefore, rejecting these claims as recited under §102 based on Haimowitz is justified.

Claims 6, 7, 9, 13, 15, 21, 22, and 24 now recite specific steps and elements directed to payment processing (i.e., steps and elements for directing payments and/or remittance center selection for the payment). Therefore, the following rejection is applied based on a payment processing method and system (Landry) as the primary reference in view of a method and system for matching records (Haimowitz) as the secondary reference, instead of applying the references vice versa.

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As to **claims 6, 7, 13, and 22**, Landry teaches a method and system for making electronic payments (see at least the Abstract). Landry's method and system includes setting up Payor and Payee records (i.e., accounts) that includes respective account numbers (i.e., Payor ID, Payee ID; Fig. 2A), respective address information (i.e., Payor address, Payee address; Fig. 2A), and respective financial institution information (Payor Bank, Payee Bank; Fig. 3). Landry's method and system processes payee information as received from the payor's payment information in setting up the payee record and uses the payee record as indicated in the payor records to process and remit payment (see at least the Abstract; col. 6, lns. 32-54; col. 21, "ADD A CHILD-PAYEE RECORD"). Landry does not teach identifying or producing an 11-digit zip code to find a payee record in the payee database.

Haimowitz et al., as discussed above, is directed to finding an existing corporate record based on using a "hash key" derived from the business name, city and state information since doing so would expedite searching through large databases (see sections cited above in the rejection to claims 1 and 11).

Therefore, it would have been obvious for one of ordinary skill in the art at the time of the invention to have used record-matching techniques of Haimowitz et al. to the payment

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processing method and system as disclosed in Landry because Landry specifically teaches using a payor/payee database to locate payee information based on payor information (i.e., record-matching), which includes address information, to effectuate payment. Haimowitz et al. teaches an efficient method and system to match currently existing records to those being received. Therefore, one with ordinary skill in the art would have been motivated to use a more efficient business record-matching method and system as taught by Haimowitz to speed up and increase accuracy in an electronic payment method and system of Landry that is based on payor/payee record match.

As to **claim 23**, Haimowitz et al. teaches verifying that the received information, which includes account numbers, conform to the validation rules and if not, altering the data to standardize (i.e., normalize) the data so that it conforms to the validation rule (col. 3, lns. 12, 33-35, 54-56; col. 4, lns. 20-24; col. 6, ln. 66; col. 8, ln. 56). Therefore, the combination of Landry and Haimowitz as applied to independent claim 22 above renders claim 23 unpatentable.

As to **claims 25-27**, Haimowitz teaches these limitations as explained above for claims 2, 4, and 5, respectively. Therefore, the combination of Landry and Haimowitz as applied to independent claim 22 above renders these claims unpatentable.

As to *claims 9, 15, 21 and 24*, these claims recite a payment processing method and system for processing the payor account number to determine a single remittance center associated with the payor account number and directing a payment to the remittance center associated to the payor account number. As discussed above with respect to claims 6, 7, and 13, Landry teaches setting up Payor and Payee records (i.e., accounts) that includes respective account numbers (i.e., Payor ID, Payee ID; Fig. 2A), respective address information (i.e., Payor address, Payee address; Fig. 2A), and respective financial institution information (Payor Bank, Payee Bank; Fig. 3). Landry's method and system processes payee information as received from the payor's payment information in setting up the payee record and uses the payee record as indicated in the payor records to process and remit payment (see at least the Abstract; col. 6, lns. 32-54; col. 21, "ADD A CHILD-PAYEE RECORD"). It is notoriously old and well known in the art that merchants (i.e., payees, in this sense) have multiple banks that provide financial administrative services. Consequently, systems such as Landry, which deals with multiple payees and payors, set up a system that will look up a specific "payee" (i.e., the financial institution, in this sense) to accept the payment from a payor. That is to say, it is irrelevant whether a "payee" (i.e., a

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merchant) has multiple remittance centers. Landry teaches that a payor's account number (i.e., record ID) is processed to determine who is to receive the payment (i.e., Payee ID) for the merchant and directs payment to the identified entity. Landry does not teach identifying or producing an 11-digit zip code to find a payee record in the payee database as recited in the independent claims 1 and 11 from which these claims depend. Moreover, Landry does not specifically teach that a "validation rule" is stored for each payee.

Haimowitz et al., as discussed above, is directed to finding an existing corporate record based on using a "hash key" derived from the business name, city and state information since doing so would expedite searching through large databases (see sections cited above in the rejection to claims 1 and 11). Moreover, Haimowitz et al. identifies the necessity to normalize and validate the received information to alter the data, if necessary, to conform to a standardized format since the received data comes from multiple sources that may use different data structures.

Therefore, it would have been obvious for one of ordinary skill in the art at the time of the invention to have used record-matching techniques of Haimowitz et al. to the payment processing method and system as disclosed in Landry because

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Landry specifically teaches using a payor/payee database to locate payee information based on payor information (i.e., record-matching), which includes address information, to effectuate payment. Haimowitz et al. teaches an efficient method and system to match currently existing records to those being received. Therefore, one with ordinary skill in the art would have been motivated to use a more efficient business record-matching method and system as taught by Haimowitz to speed up and increase accuracy in an electronic payment method and system of Landry that is based on payor/payee record match.

Furthermore, Landry teaches that all payment transactions must be validated (Pre-Note; col. 28, "TRANSACTION REFERENCE FILE PROCESSING") thereby identifying and acknowledging the need for validation of the payment information submitted to a financial institution. It would have been obvious to one of ordinary skill in the art at the time of the invention that multiple financial institutions do not necessarily have the same payment format as indicated in Haimowitz. Therefore, one with ordinary skill in the art would have been motivated to automate the normalization of the payment information as taught by Haimowitz to effectuate the validation process of Landry to ensure that the submitted payment is processed timely and correctly by the receiving financial institution.

**Allowable Subject Matter**

16. **Claim 28** is allowed.

In particular, none of the art of record, individually or in combination, teach searching a payee database upon receipt of a payment instruction having a payee name and address information, including a zip code, initially processing the payment instruction based on payee name and address information for a match in the payee database and directing payment thereto, and if no match is found, identifying an 11-digit zip code to perform a second search in the payee record for a matching payee based on the identified 11-digit zip code and directing payment thereto, as recited in claim 28.

**Conclusion**

17. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this



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action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to **Kyle J. Choi** whose telephone number is (703)306-5845. The examiner can normally be reached on Monday-Friday, 8:00am-4:30pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, **Tariq Hafiz** can be reached on (703)305-9643.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the **Receptionist** whose telephone number is (703)308-1113.

Any response to this action should be mailed to:

**Commissioner of Patents and Trademarks**  
**Washington D.C. 20231**

or faxed to:

(703)305-7687 [Official communications; including  
After Final communications labeled  
"Box AF"]

(703)746-5548 [Informal/Draft communications, labeled  
"PROPOSED" or "DRAFT"]

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Hand delivered responses should be brought to Crystal Park  
5, 2451 Crystal Drive, Arlington, VA, 7<sup>th</sup> floor receptionist.

A handwritten signature in black ink, appearing to read 'Kyle J. Choi', with a long horizontal flourish extending to the right.

**KYLE J. CHOI**  
**PRIMARY EXAMINER**

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**January 24, 2003**